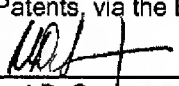


Certificate Under 37 CFR 1.8

I hereby certify that this correspondence is being electronically transmitted to the U.S. Patent and Trademark Office, Commissioner for Patents, via the EFS on November 12, 2007.

  
Robert D. Summers, Jr., Reg. No. 57,844

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Appln. of: McGiffin et al.

Appln. No.: 10/783,841

Filed: February 20, 2004

For: ACCOUNT LEVEL PARTICIPATION  
FOR UNDERWRITING  
COMPONENTS

Examiner: Swartz, Jamie H.

Art Unit: 3694

Confirmation No. 7513

Attorney Docket No: 10022/444

**SECOND SUPPLEMENTAL  
INFORMATION DISCLOSURE STATEMENT**

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Sir:

In accordance with the duty of disclosure under 37 C.F.R. §1.56 and §§ 1.97-1.98, and more particularly in accordance with 37 C.F.R. §1.97(c), Applicants hereby cite the following reference:

**U.S. PATENT DOCUMENTS**

<b>No.</b>	<b>Date of Publication</b>	<b>Patentee/Applicant/Assignee</b>
US 2005-0187881A1	02/20/2004	McGiffin et al.

Applicants are enclosing Form PTO-1449 (one sheet). As the cited reference is in English, no further commentary is believed to be necessary, 37 C.F.R §1.98(a)(3). Applicants respectfully request the Examiner's consideration of the above reference and entry thereof into the record of this application.

By submitting this Statement, Applicants are attempting to fully comply with the duty of candor and good faith mandated by 37 C.F.R. §1.56. As such, this Statement is not intended to constitute an admission that any of the enclosed reference, or other information referred to therein, constitutes "prior art" or is otherwise "material to patentability," as that phrase is defined in 37 C.F.R. §1.56(a).

Respectfully submitted,



November 12, 2007

Date

Robert D. Summers, Jr. (Reg. No. 57,844)